

Connecticut General Assembly – Insurance and Real Estate Committee
Legislative Office Building
300 Capitol Avenue
Hartford, CT 06106

Re: SB 282 AN ACT EXTENDING THE PERIOD CHILDREN MAY RETAIN DENTAL INSURANCE COVERAGE UNDER THEIR PARENTS' INSURANCE POLICIES

Dear Senator Crisco, Representative Megna, and members of the Insurance and Real Estate Committee:

I am Geralynn McGee, Health Equity Fellow with Greater Hartford Legal Aid and **I am in support of SB 282**, An Act Extending the Period Children May Retain Dental Insurance Coverage under Their Parents' Insurance Policies. This bill provides those of working age with continuity of care for an area of health that can seriously hamper employability and quality of life if unaddressed. I urge you to support this bill.

Lack of dental coverage leads to financial hardship and medical debt. Whereas only 10.3 percent of physician costs, 3.3 percent of hospital care, and 26.8 percent of nursing-care expenses were paid out-of-pocket in 2007, Americans paid 44.2 percent of dental bills themselves.¹ Patients who are unable to pay out of pocket for dental services will usually forego care and likely later need extensive dental treatment, which is costlier than preventive care. Given the high cost of oral health care, dental insurance would preserve the investment parents have made into their children's oral health care.

This bill is a continuation of health reform in this country and state, and, as a policy, appreciates that **our overall health is lacking without oral health care.** Further, it is a health equity measure; providing a level playing field for our entire community to be healthy, no matter the age, employment condition, or socioeconomic status.

I know you share my concern for oral health care measures that affect all of us as a community. **I urge you to support this very important measure that will ensure healthier adults in our state.** If I can be of any assistance, please contact me. Thank you for your time and your commitment to all Connecticut residents.

Sincerely,

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¹ See Table 2 of "Dentistry in Time of Recession" in the March 2009 issue of the New York State Dental Journal.